

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: MARIBEL MERCEDES RODRIGUEZ	§	Case No. 1:19-bk-04776
OCTAVIO RODRIGUEZ	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/07/2019.
- 2) The plan was confirmed on 08/27/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/05/2024.
- 5) The case was completed on 12/31/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,555.00.
- 10) Amount of unsecured claims discharged without full payment: \$116,607.01.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 165,665.98	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 165,665.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,688.40	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 12,278.77	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 15,967.17
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TONY SANGIAMO, ESQUIRE	Lgl	0.00	4,688.40	4,688.40	3,688.40	0.00
COMMONWEALTH OF	Pri	4,326.18	2,405.21	83.65	83.65	0.00
COMMONWEALTH OF	Sec	464.17	2,405.21	446.85	446.85	0.00
COMMONWEALTH OF	Uns	2,165.77	2,405.21	1,874.71	1,824.96	0.00
CAPITAL ONE BANK	Uns	0.00	241.90	241.90	235.48	0.00
ADT SECURITY SERVICES	Uns	301.32	701.86	701.86	683.24	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	645.95	645.95	628.81	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	0.00	NA	NA	0.00	0.00
SHELLPOINT MORTGAGE	Con	111,757.00	55,788.27	67,343.95	67,343.95	0.00
CITY OF YORK	Uns	7,234.00	4,674.34	4,674.34	4,550.30	0.00
CITY OF YORK	Uns	0.00	3,321.52	3,321.52	3,233.38	0.00
PENNYMAC LOAN SERVICES, LLC	Con	0.00	NA	NA	47,154.68	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	52,846.00	43,027.48	23,513.51	23,513.51	0.00
VILLAGE FINANCE CO	Sec	29,124.00	NA	NA	0.00	0.00
AFNI, INC	Uns	807.00	NA	NA	0.00	0.00
ALLIANCE ONE	Uns	263.00	NA	NA	0.00	0.00
ALLIED INTERSTATE INC	Uns	322.00	NA	NA	0.00	0.00
BAYSTATE GAS-BROCKTON	Uns	96.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITIZENS BANK	Uns	2,270.37	NA	NA	0.00	0.00
RIDDLE ASSOC	Uns	322.00	NA	NA	0.00	0.00
CITY OF YORK PARKING GARAGE	Uns	36.48	NA	NA	0.00	0.00
COLUMBIA GAS	Uns	1,285.54	NA	NA	0.00	0.00
CREDIT BUREAU OF YORK & A	Uns	7,017.00	NA	NA	0.00	0.00
DISCOVER FIN	Uns	6,269.00	NA	NA	0.00	0.00
EASTERN BANK	Uns	10.00	NA	NA	0.00	0.00
ENHANCED RECOVERY	Uns	1,108.00	NA	NA	0.00	0.00
EQUINOX FINANCIAL MGMT	Uns	709.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Uns	20,619.00	NA	NA	0.00	0.00
FIRST DATA	Uns	877.00	NA	NA	0.00	0.00
FLEET NTL BK	Uns	10.00	NA	NA	0.00	0.00
JEFFREY L. BRODBECK	Uns	9,582.00	NA	NA	0.00	0.00
KENNETH LOUCKS	Uns	3,894.51	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	3,069.00	NA	NA	0.00	0.00
MERCANTILE ADJMNT BUR	Uns	553.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	246.00	NA	NA	0.00	0.00
NCO FIN/99	Uns	205.00	NA	NA	0.00	0.00
NORA BRODBECK	Uns	9,582.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00
PALISAD COLL	Uns	10.00	NA	NA	0.00	0.00
RUMFORD CREDIT SERVICES	Uns	1,997.00	NA	NA	0.00	0.00
SEARS/CBSD	Uns	0.00	NA	NA	0.00	0.00
SOVEREIGN BK	Uns	0.00	NA	NA	0.00	0.00
SRINT	Uns	1,000.00	NA	NA	0.00	0.00
STEVENS BUSINESS SERVICE	Uns	1,891.00	NA	NA	0.00	0.00
UNITED COLLECT BUR INC	Uns	2,192.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Uns	18,471.00	NA	NA	0.00	0.00
COMPASS BANK	Uns	14,930.00	NA	NA	0.00	0.00
VERIZON	Uns	1,659.00	NA	NA	0.00	0.00
WAYNE COLBERT	Uns	5,000.00	NA	NA	0.00	0.00
WILSHIRE CREDIT CORP	Uns	0.00	NA	NA	0.00	0.00
TONY SANGIAMO, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 114,498.63	\$ 114,498.63	\$ 0.00
Mortgage Arrearage	\$ 23,513.51	\$ 23,513.51	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 446.85	\$ 446.85	\$ 0.00
TOTAL SECURED:	\$ 138,458.99	\$ 138,458.99	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 83.65	\$ 83.65	\$ 0.00
TOTAL PRIORITY:	\$ 83.65	\$ 83.65	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 11,460.28	\$ 11,156.17	\$ 0.00

Disbursements:

Expenses of Administration	\$ 15,967.17	
Disbursements to Creditors	\$ 149,698.81	
TOTAL DISBURSEMENTS:		\$ 165,665.98

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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